

Docket No. AUS920010246US1

CLAIMS:

What is claimed is:

1. A method of rating an online auction user comprising the steps of:

5

receiving personal information regarding the user;

based on the personal information obtaining objective information about the user from a third party; and

10

formulating an initial value for a reliability rating based on at least the objective information.

2. The method of claim 1, wherein the objective information includes a credit report.

15

3. The method of claim 1, wherein the personal information is received from a web client.

4. The method of claim 1, comprising the additional steps of:

20

receiving a transaction history for the user; and

modifying the reliability rating based on the transaction history.

T06250-2509860

5. The method of claim 1, comprising the additional steps of:

5

6. The method of claim 1, comprising the additional step of:

7. The method of claim 1, wherein the reliability rating includes at least one of a buying limit and a selling limit.

presenting to the user a rationale for why the user received the initial value.

```
receiving data about a user;
```

based on the user rating, regulating the user's access to selected auctions.

Docket No. AUS920010246US1

10. The method of claim 9, wherein regulating the user's access to the selected auctions includes one of denying the user access to the selected auctions and allowing the user access to the selected auctions.

- 5 11. The method of claim 9, wherein the data is personal information about the user and wherein the rating step comprises:

10 using the personal data to obtain objective information about the user; and

rating the user using the objective information to form the user rating.

- 15 12. The method of claim 11, wherein the objective information includes a credit report.

13. The method of claim 11, wherein the personal information is received from a web client.

- 20 14. The method of claim 11, comprising the additional steps of:

receiving a transaction history for the user; and

modifying the user rating based on the transaction history.

0989097 06994
105550 2055860

15. The method of claim 11, comprising the additional steps of:

5

16. The method of claim 11, comprising the additional step of:

17. The method of claim 11, wherein the user rating includes at least one of a buying limit and a selling limit.

presenting to the user a rationale for why the user received the user rating.

```
receiving personal information regarding the user;
```

25 based on the personal information obtaining objective
information about the user from a third party;

formulating an initial value for a reliability rating based on at least the objective information.

5 21. The computer program product of claim 19, wherein
the personal information is received from a web client.

10 receiving a transaction history for the user; and

23. The computer program product of claim 19, comprising
15 additional instructions for:

based on the feedback, modifying the reliability rating.

sharing the reliability rating with at least one auction server.

Docket No. AUS920010246US1

25. The computer program product of claim 19, wherein the reliability rating includes at least one of a buying limit and a selling limit.

26. The computer program product of claim 19, comprising
5 additional instructions for:

presenting to the user a rationale for why the user received the initial value.

27. A data processing system for rating an online
10 auction user comprising:

a bus system;

a memory connected to the bus system;
15

a processing unit including at least one processor; and

a set of instructions located within the memory,

20 wherein the processing unit executes the set of instructions to perform the acts of:

receiving personal information regarding the user;

25 based on the personal information obtaining objective information about the user from a third party;

formulating an initial value for a reliability rating based on at least the objective information.

FOIA b 7 - DEXTRA

28. The data processing system of claim 27, wherein the objective information includes a credit report.

30. The data processing system of claim 27, wherein the processing unit executes the set of instructions to perform the additional acts of:

10

31. The data processing system of claim 27, wherein the processing unit executes the set of instructions to perform the additional acts of:

based on the feedback, modifying the reliability rating.

25 sharing the reliability rating with at least one auction
server.

Docket No. AUS920010246US1

33. The data processing system of claim 27, wherein the reliability rating includes at least one of a buying limit and a selling limit.

34. The data processing system of claim 27, wherein the
5 processing unit executes the set of instructions to perform the additional act of:

presenting to the user a rationale for why the user received the initial value.

0985097-067904
106290 26055860